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LAW OFFICES OF
SPRECHMAN & ASSOCIATES, P.A.

MO. ATTORNEY GENERAL

2775 SUNNY ISLES BOULEVARD, SUITE 100, MIAMI, FLORIDA 33160-4007
Phone: 305.931.0100 • Toll Free: 800.440.6289 • Fax: 305.936.0200
Email: sprechman@sprechmanlaw.com • Web Site: www.sprechmanlaw.com

LEONARD BENDELL
Director of Operations
ROBERT P. LERNER
Collection Manager

STEVEN B. SPRECHMAN • STACEY S. FISHER • SCOTT E. MODLIN • JERALYN ADELMAN LEYDIG • LINDA E. SINGER • ELBERT CRAIG BERRY, III.

November 13, 2012

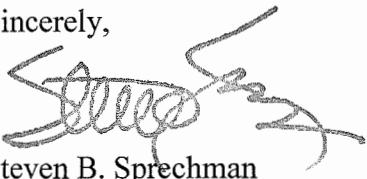
Missouri Attorney General's Office
Consumer Protection Division
Old Post Office Building
Attn: Attorney General Chris Koster
815 Olive Street, Suite 200
St. Louis, MO 63101
Phone: 314-340-6816

Dear Attorney General Koster:

Pursuant to section 407.1500 of the Missouri Statutes, I am writing to inform you that a former employee of Sprechman & Associates may have viewed the names, addresses, dates of birth, and social security numbers of Missouri residents without permission. Although we cannot be sure whose information was in fact used in an inappropriate manner, in an abundance of caution we are notifying potentially affected Missouri residents that such viewing of their information may have occurred. I have attached a copy of the notice sent to each potentially affected Missouri resident.

Should you have any questions please feel free to contact me.

Sincerely,



Steven B. Sprechman

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[FULL NAME]
[ADDRESS]
[CITY, STATE] [ZIP CODE]

Dear XXXXXX:

I am writing to advise you that your personally identifiable information ("Information") may have been viewed by a former employee of Sprechman & Associates without permission. Specifically, the former employee *may* have viewed your name, address, date of birth, driver's license number, and/or social security number. Although we cannot be sure that your Information was in fact used in an inappropriate manner, in an abundance of caution we are informing you that such viewing of your information *may* have occurred.

What Information May Have Been Viewed, When and By Whom?

One of our employees may have performed unauthorized searches on you. This information may have included your name, address, date of birth, driver's license number, and social security number. We are advising you of this matter in an abundance of caution, but we stress that we cannot be sure that your Information was in fact used in an inappropriate manner. In fact, we cannot even be sure that your Information was actually viewed, but we are providing this notice out of an abundance of caution.

How Have We Responded to This Issue

Nonetheless, we certainly understand that this may be cause for concern. Additional information and support resources are available through the non-profit Identity Theft Resource Center at www.idtheftcenter.org, by calling (858) 693-7935, or via e-mail at itrc@idtheftcenter.org.

Other Steps You Can Take:

Obtain and Review Your Credit Reports Carefully

You may receive a copy of your credit report from any of the following three credit bureaus: (1) Experian, P.O. Box 2002, Allen, TX, 75013, 1-800-397-3742, www.experian.com; (2) Equifax, P.O. Box 740241, Atlanta, GA, 30374, 1-800-685-1111, www.equifax.com; (3) TransUnion, 2 Baldwin Place, P.O. Box 1000, Chester, PA, 19022, 1-800-888-4213, www.transunion.com.

When you receive your credit reports, please review them carefully. While we do not believe that your Information was used to inappropriately obtain or use your credit, you should still look for inquiries you did not initiate, accounts you did not open and unexplained debts on the

accounts you opened. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Contact information for the three national credit bureaus will be included with your report.

For Inaccuracies and Notify Credit Bureaus of Them

While we do not believe that your Information was used to inappropriately obtain or use your credit, you also should check to see that information such as your most recent address(es), first and last names and middle initial are correct. Errors in this information can be warning signs of possible identity theft. You should notify the credit bureaus of all inaccuracies as soon as possible so the information can be investigated and, if found to be in error, corrected. Contact information for the three national credit bureaus will be included with your report.

Keep in mind, however, that inaccuracies in this information also may be due to simple mistakes. Nevertheless, if there are any inaccuracies in your reports, whether due to fraud or error, you should notify the credit bureaus as soon as possible so the information can be investigated and, if found to be in error, corrected.

Monitor Your Credit Report

While we do not believe that your Information was used to inappropriately obtain or use your credit, you should continue to check your credit reports frequently for the next year, to make sure no new fraudulent activity has occurred.

Report Errors and Suspicious Activity to Your Creditors As Soon As Possible.

While we do not believe that your Information was used to inappropriately obtain or use your credit, if you have discovered errors or suspicious activity on your credit report, you should consider immediately contacting any credit card companies with whom you have an account and tell them that you have received this letter. You should make sure the address they have on file is your current address and that any charges on the account were made by you. If you have not already done so, you should consider adding a personal identification number, or PIN, to your credit accounts. This will serve as an additional tool to protect your account and help the credit card company ensure they are only processing changes authorized by you.

Place a Security Alert on Your Credit Reports

We recommend before requesting a security alert that you review all items on your credit reports for inaccuracies. Although a security alert service will warn potential creditors to take additional precautions when reviewing your credit records or applications for additional credit, be aware that it could take longer for you to obtain new credit. If you want to renew the security alerts, the three national credit bureaus will require you to contact each organization separately.

We hope this information is helpful to you and we sincerely regret any inconvenience this may cause you. Should you have any questions please feel free to contact the Notice Department at Sprechman & Associates, P.A., at (866) 849-5444.

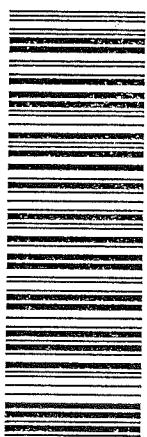
Sincerely,

Notice Department

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MIAMI, FLORIDA 33160-4007

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Attorney General Chris Koster
MO Atty General's Office - Consumer Protection
Division

Old Post Office Building
815 Olive Street, Suite #200
St. Louis, Mo 63101

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MO ATTORNEY GENERAL
CONSUMER

REGISTRATION